ON TARGET FINANCIAL

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CONFIDENTIAL FINANCIAL PROFILE

Personal Information: Client	Personal Information: Spouse
First Name Middle Last	First Name Middle Last
Preferred Name	Preferred Name
Gender Date of Birth Age Social Security #	Gender Date of Birth Age Social Security#
Driver's License Number DL Iss DL Exp Date	Driver's License Number DL Iss DL Exp Date
Marital Status Anniversary Date	Marital Status Anniversary Date
Home Address	Home Address
City State Zip	City State Zip
Home Phone Cell Phone Other	Home Phone Cell Phone Other
Email Address	Email Address
Employer (last if retired) Hire Date Retire Date	Employer (last if retired) Hire Date Retire Date
Occupation Business Type	Occupation Business Type
Work Address	Work Address
City State Zip Code	City State Zip
Work Phone Work Fax	Work Phone Work Fax
Work Email Website	Work Email Website

Children

First Name	Middle	Last	Gender	Date of Birth	Age	Social Security Number

Notes: ____

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PLANNING NEEDS & PRIORITIES

CHANGES – In the next 1 – 2 years, I/we expect to:

___ Marry	___ Have a child	___ Buy a home
___ Borrow money	___ Receive an inheritance	___ Receive a promotion
___ Purchase property	___ Save/invest more money	___ Pay off a loan
___ Sell property	___ Review my financial plan	___ Change employment
___ Start a business	___ Chg to a one-income family	___ Make a will/living trust
___ Expand a business	___ Chg to a two-income family	___ Retire
___ Sell a business	___ Begin a retirement plan	___ Other:____________________

DISCUSSION ITEMS -- The items of immediate importance to me/us are:

____ Budgeting & cash flow management	____ Emergency funds for my/our family
____ Personal insurance review	____ College/education funding
____ Retirement planning	____ IRA Analysis
____ Income tax planning/projection	____ Business planning
____ Investment review/planning	____ Current income from investments
____ Long-term care needs/insurance	____ Wills/Living Trust

FINANCIAL ATTITUDES

1. What level of liquid cash reserves do you feel is adequate? $________________________
2. What inflation rate do you expect to see over the next 10-20 years? _____________________
3. What do you feel is a reasonable rate of growth on your investments *over the long term*?_______
4. How would you describe your "risk attitude?"
   - ____ Conservative -- Everything is "safe" and "guaranteed"
   - ____ Moderate -- Willing to take some risk for higher return
   - ____ Aggressive -- Mostly moderate, but with some speculation
5. Do you have any investment preferences or prejudices?______________________________

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CASH FLOW

INCOME	Monthly	Annually	(+/-)	Notes
Salary/Self-Employment - Client				
Salary/Self-Employment - Spouse				
Interest & Dividends				
Rents or Royalties Income				
Pensions & Annuities				
Social Security				
Other ____________________				
TOTAL INCOME				

ONGOING ADDITIONS TO SAVINGS & INVESTMENTS	Monthly	Annually	(+/-)	Notes
Savings and Investments				
IRA/Keogh -- Client				
IRA/Keogh -- Spouse				
Deferred Comp/TSA -- Client				
Deferred Comp/TSA -- Spouse				
Education/Other				
TOTAL SAVING/ INVESTMENTS				

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ASSETS & LIABILITIES

A. FIXED ASSETS ***(Savings, Money Mkt Fds, CD's, Bonds, Fixed Annuities, Bond Mutual Fds, Etc)***

Own C/S/J	Description	Cur Value	Date Prch	Original Invstmnt	# Units Owned	Current Price/Unit	% Int or Ann Div	*Notes*

B. VARIABLE ASSETS ***(Stocks, Stock Mutual Fds, Variable Annuities, Rental Real Est, Prec Metals, LP's)***

Own C/S/J	Description	Current Value	Date Prch	Original Investment	# Units Owned	Current Price/Unit	% Int or Ann Div	Notes

ASSETS & LIABILITIES (Cont'd)

C. PERSONAL USE and OTHER ASSETS	Market Value	Cost	*Notes*
Client Pension (Estate Value)			
Spouse Pension (Estate Val)			
Residence			
Personal Property			
Automobiles			
Business/Practice			
Other:			
Other:			

D. LIFE INSURANCE	Client	Spouse	Children	*Notes*
Group Term -- Face Amt				
Individual Term -- Face Amt				
Whole Life/Universal -- Face Amt				
Cash Values				
Dividend Accumulations				
Outstanding Loans				
Cash Value & Div @ Retirement				

E. LIABILITIES	Current Bal	Monthly Pyt	Int Rate	Original Amt	Notes
Home Mortgage					
Investment Mtg					
Credit Cards					
Auto Loan					
Auto Loan					
Other Debt					
Other Debt					
Other Debt					
Other Debt					

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SPECIFIC CONCERNS

SHORT AND INTERMEDIATE-RANGE OBJECTIVES

(These are things I want to accomplish within the next 1-5 years)

1. ____
____

2. ____
____

3. ____
____

LONG-RANGE OBJECTIVES

(These are things I want to accomplish over the next 5 years or longer)

1. ____
____

2. ____
____

3. ____
____

SPECIFIC GOALS

1. I (We) wish to retire at age______________________________________.

I (We) want monthly income (in today's dollars) of ______________________________.

2. In the event of client's death, income desired for spouse is ______________________.

In the event of spouse's death, income desired for client is ______________________.

3. In the event of disability, amount of family income desired is ____________________.

4. Education for our children:

We estimate college costs for one year to be ______________________________.

We wish to pay this percentage (%) of the costs ____________________________.